

EXHIBIT T

Fwd: Update-

David Baron <djbcars@yahoo.com>

Sat 4/4/2020 12:36 PM

To:Melissa Beltre <melissabeltre0@gmail.com>;maddan959@aol.com <maddan959@aol.com>;bchab@optonline.net <bchab@optonline.net>;COLLEEN FLEISCHER <colleenitsoccer@hotmail.com>;Deana <dee216456@aol.com>;Tracy Amity <Tlescius@gmail.com>;Assad kahan <picklimo@yahoo.com>;Yosi Boniel <yossiboniel@gmail.com>;anthony deo <anthonyd@northshoremotors1.com>

Sent from my iPhone

Begin forwarded message:

From: Emanuel Kataev <Emanuel@mllaborlaw.com>
Date: April 4, 2020 at 10:37:53 AM EDT
To: Lisa Giordano <lisag@islandautogroup.com>
Cc: Robert Milman <rob@mmmlaborlaw.com>, Melissa Beltre <melissabeltre0@gmail.com>, Tracy Lescius <tlescius@gmail.com>, Brian Nissan <bchab@optonline.net>, Wendy Kwun <wendy@islandautogroup.com>, "dee216456@aol.com" <dee216456@aol.com>, "rexrider18@aol.com" <rexrider18@aol.com>, "Isaac@hillsideautooutlet.com" <Isaac@hillsideautooutlet.com>, COLLEEN FLEISCHER <colleenitsoccer@hotmail.com>, "kperez@rocklandhyundai.com" <kperez@rocklandhyundai.com>, Dave Baron <djbcars@yahoo.com>, Jory Baron <jorybaron@gmail.com>, Josh <josh@islandautogroup.com>, Michael Davidson <mdavidson@rocklandhyundai.com>, Ron Baron <ny22@aol.com>, Jason Barrie <jason@carmatic.com>, Marcello Sciarrino <marcello@islandautogroup.com>, Joe Gentile <Joeg@mllaborlaw.com>, Yossi Boniel <yossiboniel@gmail.com>
Subject: RE: Update-

All:

In order to streamline the process and alleviate your workload, I am prepared to combine the applications into a single PDF if you can prepare the following for me –

A folder titled COMPLETED APPLICATIONS; within that folder, a separate folder for each dealership named COMBINE [DEALERSHIP]

Each file name should begin with a number prefix so I know what the order is, i.e., 01 Application, 02 Payroll, 03 Rent, etc.

If everything is set up and ready to be combined, change the name to COMBINE [DEALERSHIP] COMPLETE and I will combine it in a single PDF.

Thanks,

Emanuel Kataev, Esq.
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Milman Labuda Law Group PLLC
3000 Marcus Avenue, Suite 3W8
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From: Lisa Giordano <lisag@islandautogroup.com>
Sent: Friday, April 3, 2020 6:24 PM
To: Emanuel Kataev <Emanuel@mllaborlaw.com>
Cc: Robert Milman <rob@mmmlaborlaw.com>; Melissa Beltre <melissabeltre0@gmail.com>; Tracy Lescius <tlescius@gmail.com>; Brian Nissan <bchab@optonline.net>; Wendy Kwun <wendy@islandautogroup.com>; dee216456@aol.com; rexrider18@aol.com; Isaac@hillsideautooutlet.com; COLLEEN FLEISCHER <colleenitsoccer@hotmail.com>; kperez@rocklandhyundai.com; Dave Baron <djbcars@yahoo.com>; Jory Baron <jorybaron@gmail.com>; Josh <josh@islandautogroup.com>; Michael Davidson <mdavidson@rocklandhyundai.com>; Ron Baron <ny22@aol.com>; Jason Barrie <jason@carmatic.com>; Marcello Sciarrino <marcello@islandautogroup.com>; Joe Gentile <Joeg@mllaborlaw.com>; Yossi Boniel <yossiboniel@gmail.com>
Subject: Re: Update-

Hi Emanuel,

Those were all attached to Island applications, once Wendy is ready to upload.

Best,
Lisa

Best,
Lisa

On Fri, Apr 3, 2020 at 5:57 PM Emanuel Kataev <Emanuel@mllaborlaw.com> wrote:

See attached sample addendum “A” you can work off of to prepare yours.

Best,

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From: Robert Milman <rob@mmmlaborlaw.com>
Sent: Friday, April 03, 2020 5:49 PM
To: Melissa Beltre <melissabeltre0@gmail.com>; Tracy Lescius <tlescius@gmail.com>; Brian Nissan <bchab@optonline.net>; Wendy Kwun <wendy@islandautogroup.com>; dee216456@aol.com; rexrider18@aol.com; Isaac@hillsideautooutlet.com; COLLEEN FLEISCHER <colleenitsoccer@hotmail.com>; kperez@rocklandhyundai.com; Lisa Giordano <lisag@islandautogroup.com>
Cc: Dave Baron <djbcars@yahoo.com>; Jory Baron <jorybaron@gmail.com>; Josh <josh@islandautogroup.com>; Michael Davidson <mdavidson@rocklandhyundai.com>; Ron Baron <ny22@aol.com>; Jason Barrie <jason@carmatic.com>; Marcello Sciarrino <marcello@islandautogroup.com>; Emanuel Kataev <Emanuel@mllaborlaw.com>; Joe Gentile <Joeg@mllaborlaw.com>; Yossi Boniel <yossiboniel@gmail.com>
Subject: Update-

To all: thanks for a great job on getting the spreadsheet in order. We have heard from Allied and have received instruction from them on how to get our PPP Cares Act Loans approved. Unfortunately, there is still more work to do, but we have most of the information already. I have suggested to the owners that we need to be smart in how we package and provided the information to Allied, so we don't make it disruptive or intimidating for Allied. Therefore I have put together a procedure for you to follow on how we will bundle the information.

First, there is a New PPA application – the application has changed slightly. The prior applications are no suitable. The new application only requires an authorized representative to fill out and sign. I leave these ups to the owners to determine who will be signing. The new form also requires a point of contact. I believe this should be Marcello give his relationship with Allied.

Second, the application requires the question below to be answered. You will need to respond yes to this question, which will also require a sperate sheet to be completed describing all individuals and the relationship with each business. **Josh, you may want to get your accountant to achieve this who is much more familiar with all of the players**

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with, any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A.

Third, Allied has an application as well, which will need to be completed for each entity. Sere attached. Allied application. – I'm okay with it in its current form; however, there is a trust and holding company form. If any of the entities are held in trust or a holding company? The addendums must be completed.

Forth, once the applications are completed, then you need to compile the document checklist below. As I said earlier, we just don't want to drop 10,000 random pages in a drop box for Allied to suffer, though. The best way to handle this process is to have 1 PDF of materials for each entity that will be provided to me on Monday. I will then submit 17 PDF files to Allied with my master control sheet and summary report The document will consist of the following materials in the exact order as listed below:

1. Completed SBA Paycheck Protection Program Application Form 2483 – ***Based on the New App, only one authorized rep needs to make the certification and sing the document.***
2. Completed Ally Paycheck Protection Program Application Supplement *Including all applicable Holding Company Addendums and Certificate of Trust Existence Addendums.*
3. Articles of organization or formation and any amendments to those formation documents, i.e., Articles of incorporation and bylaws (corporation) or articles of organization and operating agreement (LLC)
4. Federal tax ID verification (IRS form SS4 or **copy of most recent filed tax return**)
5. Documentation to validate average monthly payroll reflected on SBA Application; examples could include any of the following:
 - a. Copies of payroll reports filed with the IRS (including Forms 941 for the entire year of 2019 and the first quarter of 2020. (if available should be presented). If you don't have 1st quarter 941 or NYS, then provided Copies of payroll reports for each pay period for the preceding three months.
 - b. Documentation reflecting the health insurance premiums paid by the company under a group health plan, including owners of the company, for the immediately preceding 12 months before the date of the SBA loan application. Copies of the monthly invoices should suffice.
 - c. Documentation reflecting the worker's compensation schedule and bills for the immediately preceding 12 months before the date of the SBA loan application. Copies of the monthly invoices should suffice.
 - d. Documentation reflecting disability payments for the immediately preceding 12 months before the date of the SBA loan application. Copies of the monthly invoices should suffice.
 - e. Docuetmns are reflecting retirement payments for the immediately preceding 12 months before the date of the SBA loan application. Copies of the union monthly remittance form should suffice.
 - f. Schedule of for independent contractor or sole proprietor payments, but each IC has to be capped at \$100,000.

Therefore I'm suggesting that the documents be compiled in the order above and then scanned as on PDF document. You should save and title the documents PPP “**supporting docs (entity name)**” . Then that document should be placed in our drop box.

Thank you for your anticipated attention and cooperation in this regard. Any questions I’m available by email and cell this weekend. 516-967-6678.

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